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October 10, 2001

Assistant Commissioner for Patents
Washington, D.C. 20231

Box: IDS

RECEIVED
OCT 11 2001
Technology Center 2100

Re: *U.S. Patent Application Serial No. 09/825,366*
Filed: *April 4, 2001*
For: *System, Method and Apparatus for International
Financial Transactions*
Inventors: *Ronald Szoc, et al.*
Attorney Docket No.: *06133.0003.NPUS01*

Sir:

The following documents are forwarded for appropriate action by the U.S. Patent and Trademark Office:

1. Information Disclosure Statement
2. Form PTO-1449 and (21) References
3. Return Receipt Postcard

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee, or credit any overpayment, to our Deposit Account No. 08-3038. If extensions of time under 37 C.F.R. § 1.136 other than those otherwise provided for herewith are required to prevent abandonment of the present patent application, then such extensions of time are hereby petitioned, and any fees therefor are hereby authorized to be charged to our Deposit Account No. 08-3038, referencing docket number 06133.0003.NPUS01. *A duplicate copy of this letter is enclosed.*

Respectfully submitted,

Derek J. Jardieu (Reg. No. 44,483)

Enclosures



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Technology Center 2100

In re application of

Ronald Z. Szoc, et al.

Appln. No.: 09/825,366

Filed: April 4, 2001

For: **System, Method and
Apparatus for International
Financial Transactions**

Art Unit: 2161

Examiner: To be assigned

Atty. Docket: 06133.0003.NPUS01

Information Disclosure Statement

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

Listed on accompanying Form PTO-1449 are documents that may be considered material to the examination of this application, in compliance with the duty of disclosure requirements of 37 C.F.R. §§ 1.56, 1.97 and 1.98.

Where the publication date of a listed document does not provide a month of publication, the year of publication of the listed document is sufficiently earlier than the effective U.S. filing date and any foreign priority date so that the month of publication is not in issue. Applicants have listed publication dates on the attached PTO-1449 based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the date indicated.

Applicants reserve the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

This statement should not be construed as a representation that a search has been made, or that information more material to the examination of the present patent application does not

exist. The Examiner is specifically requested not to rely solely on the material submitted herewith. It is further understood that the Examiner will consider information that had been cited by or submitted to the U.S. Patent and Trademark Office in a prior application relied on under 35 U.S.C. § 120. 1138 OG 37, 38 (May 19, 1992).

Applicants have checked the appropriate boxes below.

- ☒ 1. This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No statement under 37 C.F.R. § 1.97(e) or fee is required, or
- ☐ 2. This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection or Notice of Allowance, or action that otherwise closes prosecution in the application, and
 - ☐ a. I hereby state that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(1), or
 - ☐ b. I hereby state that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to my knowledge after making reasonable inquiry, no item of information contained in this Information Disclosure Statement was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(2), or
 - ☐ c. Attached is our Check No. _____ in the amount of \$ _____ in payment of the fee under 37 C.F.R. § 1.17(p).
- ☐ 3. This Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of a Final Rejection or Notice of Allowance, but on or before payment of the Issue Fee. Attached is our Check No.


_____ in the amount of \$ _____ in payment of the fee under 37 C.F.R. § 1.17(i), and

- ☐ a. I hereby state that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(1), or
- ☐ b. I hereby state that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to my knowledge after making reasonable inquiry, no item of information contained in this Information Disclosure Statement was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(2).
- ☐ 4. Relevance of the non-English language document(s) is discussed in the present specification.
- ☐ 5. The document(s) was/were cited in a corresponding foreign application. An English language version of the foreign search report is attached for the Examiner's information.
- ☐ 6. A concise explanation of the relevance of the non-English language document(s) appears below:
- ☐ 7. The Examiner's attention is directed to co-pending U.S. Patent Application No. _____, filed _____, which is directed to related technical subject matter. The identification of this U.S. Patent Application is not to be construed as a waiver of secrecy as to that application now or upon issuance of the present application as a patent. The Examiner is respectfully requested to consider the cited application and the art cited therein during examination.
- ☐ 8. Copies of the documents were cited by or submitted to the Office in Application No. _____, filed _____, which is relied upon for an earlier filing date under 35 U.S.C. § 120.

It is respectfully requested that the Examiner initial and return a copy of the enclosed PTO-1449, and to indicate in the official file wrapper of this patent application that the documents have been considered.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 08-3038 referencing the above-docket number.

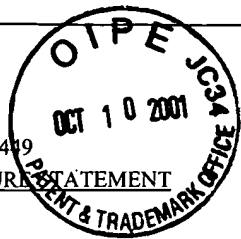
Respectfully submitted,

A handwritten signature in black ink, appearing to read "Derek J. Jardieu". The signature is written in a cursive, flowing style.

Derek J. Jardieu (Reg. No. 44,483)

Dated: October 10, 2001

HOWREY SIMON ARNOLD & WHITE
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1299 Pennsylvania Avenue, N.W.
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(202) 783-0800



FORM PTO-1449
INFORMATION DISCLOSURE STATEMENT

ATTY. DOCKET NO.
06133.0003.NPUS01

APPLICATION NO.
09/825,366

APPLICANT: Ronald Z. SZOC, et al.

FILING DATE : April 4, 2001

GROUP: 2161

U.S. PATENT DOCUMENTS

EXAMINER INITIALS	REF. NO.	DOCUMENT NUMBER	GRANT DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA1	5,453,601	09/1995	Rosen			
	AB1	5,897,621	04/1999	Boesch, et al.			
	AC1						

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Technology Center 2100

FOREIGN PATENT DOCUMENTS

EXAMINER INITIALS	REF. NO.	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AD1						
	AE1						

EXAMINER INITIALS	REF. NO.	OTHER (Including Author, Title, Date, Pertinent Pages, etc.)
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	AF	1	✓	Long, Robert B.; Speed Collection of Foreign Currency Receivables"; Business Credit; Nov/Dec. 1992; New York; Vol. 94 Issue 10
	AG	1	✓	Anonymous; "Technology survey: Open systems boost cross-border payments debate"; Banking World; Nov. 1993; London; Vol. 11, Issue 11
	AH	1	✓	McCulloch, Rebecca; "Practical considerations for establishing an international cash management system"; TMA Journal; Atlanta; July 1994; Vol. 14, Issue 4
	AI	1	✓	Anonymous; "Eurogiro expands cross-border payment network"; Cash Management News; London; April 1995; Issue 108
	AJ	1	✓	Anonymous; "De Lage Landen launches faster payment service"; International Trade Finance; London; September 8, 1995 Issue 245
	AK	1	✓	Anonymous; "Swedish-Swiss FEDI pilot takes off"; Cash Management News; London; April 1994; Issue 98
	AL	1	✓	Anonymous; "Banks' cross-border payment networks: Real-time change"; "The Economist; London; Nov. 25, 1995; Vol. 337, Issue 7942
	AM	1	✓	Lunt, Penny; "Real time comes to international payments"; American Bankers Association. ABA Banking Journal; New York; April 1996; Vol. 88, Issue 4
	AN	1	✓	Muller, Nathan J; "The corporate exchange rate mechanism"; The Journal of European Business; New York; Mar/April 1994; Vol. 5, Issue 4
	AO	1	✓	Joanna Smith Bers; "Building an international payment service gateway"; Bank Systems & Technology; New York; May 1996; Vol. 33, Issue 5
	AP	1	✓	Karen Corcella, "Global transactions made seamless"; Wall Street & Technology"; New York; Nov. 1993; Vol. 11, Issue 6

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT				ATTY. DOCKET NO. 06133.0003.NPUS01		APPLICATION NO. 09/825,366			
				APPLICANT: Ronald Z. SZOC, et al.					
				FILING DATE: April 4, 2001				GROUP: 2161	

U.S. PATENT DOCUMENTS							
EXAMINER INITIALS	REF. NO.	DOCUMENT NUMBER	GRANT DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA2						
	AB2						
	AC1						
	AD1						
	AE1						

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIALS	REF. NO.	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AF2						
	AG2						
	AH2						
	AI2						

EXAMINER INITIALS	REF. NO.	OTHER (Including Author, Title, Date, Pertinent Pages, etc.)
	AJ 2 ✓	Bank for International Settlements; "Real-Time Gross Settlement Systems"; Basle; March 1997
	AK 2 ✓	Bank for International Settlements; "Central Bank Payment and Settlement Services with Respect to Cross-Border and Multi-Currency Transactions"; Basle; September 1993
	AL 2 ✓	Michael Lewis, "Real time gross settlement threat to correspondent banking business"; Financial Technology International Bulletin; London; May 1996; Vol. 13, Issue 9
	AM 2 ✓	Email message from Postmaster; "Mondex Digital Cash System (fwd)"; Fri, Jan 21 11:45:35; 1994
	AN 2 ✓	Bank for International Settlements; "Cross-Border Securities Settlements"; Basle; March 1995
	AO 2 ✓	Bank for International Settlements; "Delivery Versus Payment in Securities Settlement Systems"; Basle; September 1992
	AP 2 ✓	Secretariat; "Publications by the Committee on Payment and Settlement Systems (CPSS); July 2001 pp. 1/5 - 5/5
	AQ 2 ✓	Bank for International Settlements; "Report of the Committee on Interbank Netting Schemes of the Central Banks of the Group of Ten Countries"; Basle; November 1990

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.